

Account Opening Guide

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Write to us at Nationwide UK (Ireland), PO Box 11552, 3 Spencer Dock, North Wall Quay, Dublin 1

Nationwide UK (Ireland) is a branch of Nationwide Building Society.

Nationwide Building Society is authorised and regulated by the Financial Services Authority in the UK.

Nationwide Building Society, Head Office, Nationwide House, Pipers Way, Swindon, SN38 1NW, UK.



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Your step-by-step guide

We've made the account opening process as easy as possible. Just follow these five simple steps and if you need help at any stage, please feel free to contact us on 1800 800 180.



Please make sure you carefully read our Terms & Conditions and Terms of Business, which can be found in the accompanying leaflets. When you sign the declaration on the application form you are agreeing to be bound by these Terms & Conditions and our Terms of Business.

Complete the application form paying particular attention to ensuring that:

- you have completed all relevant information in sections 1 to 7,
- all account holders have signed the declaration in section 8.

As a new customer, we must confirm your name, address and PPS number to prevent criminals from using financial products or services for their own benefit. We will only ask you for enough information to allow us to do business with you.

What do I need to provide?

If you are a new customer to Nationwide UK (Ireland) you will need to provide the following:

- Proof of name (2 forms of ID required)
- Proof of address (2 forms of ID required)
- Proof of PPS number (1 form of ID required)

If you are an existing or returning Nationwide UK (Ireland) account holder we may already hold documentation which confirms your identity.

For joint accounts, ALL account holders must provide proof of name, address and PPS number.

Full details of what documentation is required as proof of identification are provided in the section overleaf.

The easiest way to make an initial lodgement is to send a personal cheque drawn on an account that you already hold together with your application form and identification documents. If your initial lodgement is to be made by Electronic Funds Transfer (EFT)*, you will need to provide a certified copy of your passport or driving licence as part of the identification requirements. You should return your completed application form along with your identification documentation (and personal cheque if applicable) using the prepaid envelope enclosed.

*** See paragraph overleaf 'Transferring funds into your Nationwide UK (Ireland) account'**

If steps 1-4 are completed satisfactorily, we will open your account. We will send you a Welcome Pack including your opening statement.

Your questions answered

Who can open a Nationwide UK (Ireland) account?

Our accounts are exclusively designed for use by private individuals or joint depositors who are aged 18 or over and resident in the Republic of Ireland.

How do I open an account?

The step-by-step guide demonstrates the five simple steps you need to take to open a savings account with Nationwide UK (Ireland). The account opening process is simple. You complete an application form, supply proof of identity and make an initial account opening lodgement.

How do I return my application form?

Your application form must be sent to us by post using the prepaid envelope contained in your pack. We are unable to accept applications by fax and instructions cannot be taken over the telephone.

What identification documentation do I need to provide?

It is a legal requirement that we identify all of our customers. **ALL** new account holders will need to provide the following:

- Proof of name (2 forms of ID required)
- Proof of address (2 forms of ID required)
- Proof of PPS number (1 form of ID required)

Proof of name

The following documents can be used as proof of name:

- A cheque drawn on a Republic of Ireland personal account in the name of the applicant. The cheque should be made payable to Nationwide UK (Ireland) and include the name of the account holder e.g. Nationwide UK (Ireland) <<Your Name>>

AND

- A **photocopy** of a current passport **OR** driving licence (full or provisional) **OR** EU Identity Card

If a personal cheque is not supplied with the application form, a certified copy of a passport **OR** driving licence **OR** EU Identity Card is required, signed and stamped by one of the following:

- Garda Síochána
- Chartered & Certified Public Accountant
- Notaries Public/Practising Solicitor
- Embassy/Consular Staff
- Commissioner for Oaths
- Bank or Building Society Official

The person providing the certification should complete the following on the copy:

- Confirm that it is a true copy of the original document
- Clearly state, in capital letters, his/her name, position, address and telephone number of the company/firm/practice or employer for whom they work
- Sign, date and preferably stamp the document with their official stamp

Please do not send original documentation for proof of name.

Proof of address

Two original documents within the specified time periods from the list below are required for proof of current permanent address:

- Utility bill – Gas, Electricity or Landline Phone (3 months)
- Bank or Building Society statement – cannot be from the same institution as the cheque used for proof of name ID (3 months)
- Tax Free Allowance Certificate (12 months)
- Balancing Statement from Revenue Commissioners (12 months)
- Revenue Commissioners C2 Tax Certificate (12 months)
- Social Insurance Documents (12 months)
- Household/Motor Insurance Certificates (12 months)

Please ensure that the two original documents are from different categories.

Original documentation will be sent back to you.

Proof of PPS number

In order to confirm tax residency, you will need to provide an **original** of a document less than 12 months old with your name, address and PPS number from the Revenue Commissioners or Department of Social and Family Affairs. Examples include:

- PAYE Tax Credit
- Tax Free Allowance Certificate
- Revenue Commissioners C2 Tax Certificate
- Balancing Statement from Revenue Commissioners
- Official Revenue Correspondence

The address on your PPS verification documentation does not need to match your account address. However, if this is the case, it cannot be used as proof of both your PPS number **and** your address.

Original documentation will be returned to you.

Existing account holders

As an existing Nationwide UK (Ireland) account holder we only need:

- Your existing account number recorded on the application form or
- Your closed account number (providing your account has been closed within the last 3 months).

Please note Nationwide Building Society group customers or Nationwide International customers resident in Ireland will be treated as new customers.

Important note

Withdrawals are not permitted unless you have answered all the questions on the application form and you have provided satisfactory identification documents for all account holders.

Further help

If you cannot produce any of the necessary items, please contact us on 1800 800 180 as there may be other forms of identification you can use.

What if my new account is not right for me?

If your new account does not meet your needs or expectations and you inform us in writing within two weeks of opening it, we will refund your money in full to source with no loss of interest.

This guarantee applies to all our accounts.

Is the interest paid on my savings subject to tax?

Interest paid on savings is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate. DIRT is deducted from the interest you earn with us and paid directly to the Revenue Commissioners. A DIRT statement is available for each account and details the amount of interest earned, paid and tax deducted.

Does Nationwide UK (Ireland) pay interest gross?

Certain customers are entitled to receive interest gross - that is where no DIRT is deducted. These customers are known as DE1 or DE2 by the Revenue Commissioners. DE1 are customers over 65 and DE2 are incapacitated customers. DE1 customers should complete a DE1 form and submit it to us. DE2 customers should contact the Revenue directly to gain an exemption. The DE1 form can be downloaded from www.revenue.ie

Transferring funds into your Nationwide UK Ireland account: Electronic Funds Transfer (EFT)

Is a simple and reliable method of moving funds between accounts within the Republic of Ireland. Typically, funds transferred on day one (e.g. Monday) will be received on day two (i.e. Tuesday) or the next working day if the transfer is over a weekend/ public holiday. In most cases there is no charge for this service but you should confirm this with the bank or building society sending the funds.

Same Day Money Transfer (SDMT)

If you need to transfer funds to Nationwide UK (Ireland) on a same day basis, you should request this specific service from the remitting Bank (the bank sending the funds). Funds sent to us by SDMT should be sent to IBAN:IE22 B0FI90001718677829. **You must also include your Nationwide UK (Ireland) account number in the reference field. If you do not include your account number in the reference field, your funds may be returned, the remitting institution may charge you for this service and correspondent bank charges may apply that are outside the control of Nationwide UK (Ireland).**

Putting you in control with Internet Banking and Telebanking

Because we recognise time is precious and that sometimes it's vital that you can access your account(s) quickly, we provide free*, secure and convenient Internet and Telebanking services, allowing you to operate your account online or by phone.

Please note that if you wish to operate your account using Telebanking or our Internet Banking Service, you will need to tick 'Any one signature' on your application form.

With our Internet Banking Service you can:

- Check your balance and transaction history
- Transfer money to designated Irish accounts
- Request electronic transfers and cheque withdrawals
- Send and receive secure messages
- Amend your interest instructions

How secure is Internet Banking?

For security, we ask you to sign on to your account using three different types of personal security data.

- Your customer number
- Your memorable data
- Three random digits of your passnumber

As only you will know what these are, we can be confident that the person signing on is you and so grant you access to your accounts.

Your customer number

You will find your 10-digit customer number in the letter we send you which will confirm your registration to the Internet Banking service. Whenever you use the Internet Banking service with Nationwide UK (Ireland), this is the customer number you will be asked to use. It is permanent and allocated to you alone.

Your memorable data

For security reasons, we ask for an additional item of memorable data when you register. This should be an easy to remember piece of information that you will recall straight away when you are signing on. Again for security reasons, we advise you not to use anything too obvious such as your date of birth, or your partner's date of birth. Don't use the name of the place you are living in and don't use your first name or your partner's first name as all of these may be easy for others to guess.

Your passnumber

We provide you with your passnumber, a 6-digit number, in the letter we send confirming your registration to the Internet Banking service. If you want to change your passnumber, you can. But remember, don't choose something obvious that others may guess. When you sign on we will ask you to enter three random digits of your passnumber. These must be entered in the drop down lists provided using your mouse rather than the numbered keypad. By asking for different digits on each visit and using the drop down lists to pick the correct digit, you will be better protected against fraudulent use.

How can I set up the use of Internet Banking on my account(s)?

As soon as your account has been opened you can visit our website at www.nationwideuk.ie and register for Internet Banking. Registration is simple and fast. Once you have completed the process, we will send you your Internet Banking passnumber and User Guide on how to get started.

With our Telebanking service you can:

- Transfer money to a designated account with a bank or building society in the Republic of Ireland
- Request electronic transfers and cheque withdrawals
- Check your balance and transaction history
- Change your account type
- Amend your interest instructions
- Open additional accounts, provided the account holder details are the same
- Change your Telebanking password

How secure is Telebanking?

Before the Telebanking Service can be used on your account we ask you to pre-designate in writing the payees or accounts to which you might wish to make payments. We believe that combining this with the protection of a password ensures that access to your account through the Telebanking Service is doubly secure.

How can I set up the use of Telebanking on my account(s)?

Complete section 7 of the application form, ensuring you provide a Telebanking password.

If you wish, you can specify an initial designated account to which you can make payments.

Once your account is open we will send you a Welcome Pack containing a form which you can use to pre-designate additional accounts and cheque payees.

If you haven't already authorised Telebanking then you can download an authorisation form from our website www.nationwideuk.ie or ring us and we'll post one to you.

You can operate your account using Telebanking by phoning us on 1800 800 180*.

*Call charges may apply from certain telephone networks and calls may be monitored and recorded for training purposes.

Lines are open Monday - Friday 9am-5pm (excluding Republic of Ireland Bank Holidays).

Write to us at: Nationwide UK (Ireland), PO Box 11552, 3 Spencer Dock, North Wall Quay, Dublin 1

Visit us at: www.nationwideuk.ie